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*Captain's Call*

Navy Policy Helps Sailors Plan For Financial Freedom

Help is available for Sailors and their families who have resolved to become debt free in the new year. The Secretary of the Navy Donald C. Winter recently released a new instruction that further promotes personal financial management training for our Sailors.

SECNAVINST 1740.4, Department of the Navy Personal Financial Management (PFM) Education, Training, and Counseling Program outlines new PFM outreach efforts required of commanders, leaders and Sailors.

The 23-page instruction covers four major topics:

- Commanding officers are now required to designate a lead command financial specialist.
- Sailors will receive PFM training from the beginning of their career through their transition to civilian life at the end of their career.
- Spouses and Navy youth program participants will be included in PFM training.
- Certified financial educators and counselors are now required at each Fleet and Family Support Center.

For more information on PFM, visit www.npc.navy.mil and read SECNAVINST 1740.04. Or visit the Fleet and Family Support Center Web site at <https://www.nffsp.org/> and go to the financial section.

